

IN THE CLAIMS:

Please amend Claims 1-8 and add new Claims 9-14, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1 (Currently Amended): A method for facilitating access to messages, comprising steps of:

storing ~~[[the]]~~ a message in a database;

associating the message with ~~at least one~~ an intended recipient by ~~at least one~~ a first identifier;

notifying the intended recipient of the message ~~for said recipient which is stored in the~~ database;

providing a website for the intended recipient to view the message;

authenticating the intended recipient using a second identifier;

searching the database to find messages ~~[[with]]~~ for the recipient by matching ~~said at least one~~ the first identifier; and

displaying the messages ~~associated with~~ for the intended recipient.

2 (Currently Amended): The method of claim 1, wherein ~~[[said]]~~ the first identifier is an account number.

3 (Currently Amended): The method of claim 1, wherein ~~[[said]]~~ the second identifier is a combination of a user identification and a password.

4 (Currently Amended): The method of claim 1, wherein ~~[[said]]~~ the second identifier is a biometric identification system.

5 (Currently Amended): The method of claim 1, wherein ~~[[said]]~~ the message ~~comprises~~ includes:

a message portion; and

an attachment file in a format that is different from ~~[[said]]~~ a format of the message portion.

6 (Currently Amended): The method of claim 1, further comprising a step of encrypting ~~said site~~ the website to view messages using an encryption method.

7 (Currently Amended): The method of claim 6, wherein ~~[[said]]~~ the encryption method is SSL.

8 (Currently Amended): A secure message database comprising:

a ~~[[first]]~~ private message stored and associated with a first identifier and a second identifier, wherein ~~[[said]]~~ the first ~~identifier is~~ and second identifiers are associated with a first user ~~and said second identifier is associated with a second user,~~ and wherein the first identifier includes an account number and the second identifier includes a combination of a user identification and a password.

9 (New): A method for a business to provide customer access to a private message, comprising steps of:

storing at least one private message in a secure database;

associating the private message with a first identifier corresponding to an intended customer recipient, wherein the first identifier includes an account number;

notifying the intended customer recipient by electronic mail of the private message stored in the secure database;

providing a secure website for the intended customer recipient to view the private message;

authenticating the intended customer recipient to view the private message at the secure website using a second identifier corresponding to the first identifier, wherein the second identifier includes at least one of: a password and an electronic mail address;

searching the secure database for the first to find the private message to be viewed by the intended customer recipient; and

displaying the private message associated with the intended customer recipient.

10 (New): The method of claim 9, wherein the private message includes at least one of: customer account information, a financial statements, a special offer, a responses to an inquiry, and a transaction confirmation.

11 (New): The method of claim 9, wherein the second identifier includes a biometric identification system.

12 (New): The method of claim 9, wherein the private message includes:

a message portion; and

an attachment file in a format that is different from a format of the message portion.

13 (New): The method of claim 9, further comprising a step of encrypting the website to view messages using an encryption method.

14 (New): The method of claim 13, wherein the encryption method is SSL.